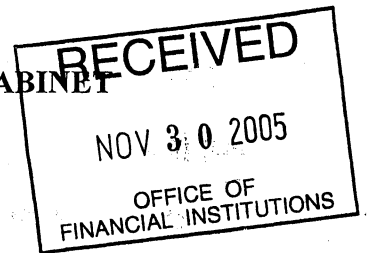


COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2005-AH- 034



IN THE MATTER OF:
KENTUCKIANA SUNRISE MORTGAGE, LLC

SETTLEMENT AGREEMENT

BACKGROUND AND FACTUAL FINDINGS

1. Kentuckiana Sunrise Mortgage, LLC ("Kentuckiana") is licensed by the Office of Financial Institutions ("OFI") to conduct business as a mortgage loan company.

Accredited's principal office is at 3830 Taylorsville Road, Suite 5 & 6, Louisville, Kentucky 40220 and its mortgage loan broker license number is 7125.

2. On July 18, 2005, an examination was conducted into the condition, workings and affairs of Kentuckiana in order to determine whether there were any violations of law or any unauthorized unsafe practices or any failure to keep or have correct any required books and records.

3. In the course of that examination it was discovered that Kentuckiana had an individual originating mortgage loans on Kentucky properties without being registered with OFI.

4. As of July 1, 2004, no mortgage loan broker and no loan officer may originate mortgage loans in Kentucky unless they are registered with OFI and have been issued a certificate of registration.

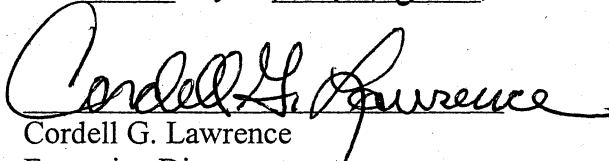
5. Kentuckiana's employment of unregistered mortgage loan officer to originate loans on Kentucky properties was a violation of KRS 294.255(1).

AGREEMENT AND ORDER

The Office of Financial Institutions and Kentuckiana, in the interest of economically and efficiently resolving the issues raised in the foregoing Background and Factual Findings, agree as follows:


1. Kentuckiana Sunrise Mortgage, LLC agrees to pay a fine in the amount of one thousand (\$1,000) dollars.
2. The fine shall be made payable to "Kentucky State Treasurer" and mailed to the Office of Financial Institutions, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

IT IS SO ORDERED on this the 3 day of November, 2005.


Cordell G. Lawrence
Executive Director

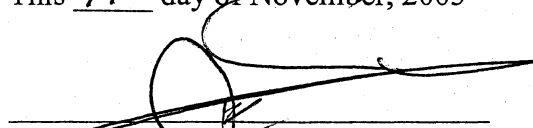
Consented to:

This 3rd day of November, 2005


David Coyle, Director
Division of Financial Institutions
Office of Financial Institutions

Consented to:

This 11 day of November, 2005


Mohamed Elashawah
Member
Kentuckiana Sunrise Mortgage, LLC